

In re:
Nikoli Waters
Debtor

Case No. 16-13985-elf
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0313-2
Date Rcvd: Oct 15, 2021

User: admin
Form ID: 138NEW

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Total Noticed: 37

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
++	Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.P.2002(g)(4).
##	Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Oct 17, 2021:

Recip ID	Recipient Name and Address
db	+ Nikoli Waters, 501 Crystal Lane, Norristown, PA 19403-2980
cr	ECMC, PO BOX 16408, SAINT PAUL, MN 55116-0408
cr	Fay Servicing, LLC, PO Box 814609, Dallas, TX 75381-4609
cr	+ Northridge Estates Condominium Association, c/o Robert J. Hoffman, Esquire, 326 West State Street, Media, PA 19063-3861
cr	+ SELECT PORTFOLIO SERVICING, INC., PO Box 65250, Salt Lake City, UT 84165-0250
cr	+ Wilmington Savings Fund Society, FSB, d/b/a Christ, c/o Fay Servicing, LLC, 3000 Kellway Dr. Ste 150, Carrollton, TX 75006-3357
13738883	+ Aes/Goal Financial, Po Box 61047, Harrisburg, PA 17106-1047
13738885	+ Blmdsnb, 9111 Duke Blvd, Mason, OH 45040-8999
13738886	+ Bsi Financial Services, 314 S Franklin St, Titusville, PA 16354-2168
13949609	ECMC, PO BOX 16408, ST. PAUL, MN 55116-0408
13970049	Fay Servicing LLC, P.O. Box 814609, Dalla, TX 75381-4609
13878070	+ Fay Servicing, LLC, 440 S. LaSalle Street,, Suite 2000, Chicago, IL 60605-5011
13763324	+ Goal Structured Sol, American Education Services, PO BOX 8183, HARRISBURG, PA 17105-8183
13763323	+ Goal Structured Sol, PHEAA, PO Box 8183, Harrisburg, PA 17105-8183
14591648	+ Goldman Sachs Mortgage Company, Serviced by Select Portfolio Servicing,, PO Box 65250, Salt Lake City, UT 84165-0250
14572204	Goldman Sachs Mortgage Company, Fay Servicing, LLC, PO Box 814609, Dallas, TX 75381-4609
14596916	+ Goldman Sachs Mortgage Company, C/O KML Law Group, 701 Market Street Suite 5000, Philadelphia, PA. 19106-1541
13738890	+ Marcus & Hoffman PC, 326 West State Street, Media, PA 19063-3862
13738892	+ Northridge Estates Condominium Assoc, C/O Robert J. Hoffman, Esq., 326 West State Street, Media, PA 19063-3861
13772484	+ Ventures Trust 2013-I-H-R by MCM Capital Partners,, 7500 Old Georgetown Road, Suite 1350, Bethesda, MD 20814-6240
14227878	WSFS, c/o Thomas Song, Esq., Phelan Hallinan Diamond & Jones, LLP, 1617 JFK Boulevard, Suite 1400, One Penn Center Plaza Philadelphia, PA 19103
13875265	+ WSFS FSB, c/o Jamie D. Hanawalt, Aldridge Pite LLP, 4375 Jutland Dr., Ste. 200, PO Box 17933 San Diego, CA 92177-7921
14262576	+ Wilmington Savings Fund Society, Fay Servicing, LLC, 3000 Kellway Dr. Ste 150, Carrollton, TX 75006-3357

TOTAL: 23

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	Email/Text: megan.harper@phila.gov	Oct 15 2021 23:26:00	City of Philadelphia, City of Philadelphia Law Dept., Tax Unit/Bankruptcy Dept, 1515 Arch Street 15th Floor, Philadelphia, PA 19102-1595
smg	Email/Text: RVSVCBICNOTICE1@state.pa.us	Oct 15 2021 23:26:00	Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946
smg	+ Email/Text: usapae.bankruptcynotices@usdoj.gov	Oct 15 2021 23:26:00	U.S. Attorney Office, c/o Virginia Powell, Esq., Room 1250, 615 Chestnut Street, Philadelphia, PA 19106-4404
13738884	+ Email/Text: EBN_IndianapolisIMC@receivemorermp.com	Oct 15 2021 23:26:00	Berks Credit & Coll, 900 Corporate Dr, Reading, PA 19605-3340
13738887	Email/PDF: AIS.cocard.ebn@americaninfosource.com		

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		Oct 15 2021 23:37:52	Capital One Bank Usa N, 15000 Capital One Dr, Richmond, VA 23238
13760635	Email/PDF: AIS.cocard.ebn@americaninfosource.com	Oct 15 2021 23:37:52	Capital One Bank (USA), N.A., PO Box 71083, Charlotte, NC 28272-1083
13781042	+ Email/Text: sbse.cio.bnc.mail@irs.gov	Oct 15 2021 23:26:00	Internal Revenue Service, P O BOX 7346, Philadelphia PA 19101-7346
13738889	Email/Text: JCAP_BNC_Notices@jcap.com	Oct 15 2021 23:26:00	Jefferson Capital Syst, 16 Mcleland Rd, Saint Cloud, MN 56303
13777473	Email/PDF: resurgentbknofications@resurgent.com	Oct 15 2021 23:37:55	LVNV Funding LLC c/o Resurgent Capital Services, PO Box 10675, Greenville, SC 29603-0675
13738891	+ Email/Text: bankruptcydpt@mcmcg.com	Oct 15 2021 23:26:00	Midland Funding, 2365 Northside Dr Ste 30, San Diego, CA 92108-2709
13739130	+ Email/Text: mstranen@marcushoffman.com	Oct 15 2021 23:26:58	Northridge Estates Condominium Association, c/o Michelle J. Stranen, Esquire, 326 West State Street, Media, PA 19063-3861
13738893	+ Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com	Oct 15 2021 23:37:58	Portfolio Recovery Ass, 120 Corporate Blvd Ste 1, Norfolk, VA 23502-4952
13738896	+ Email/PDF: RACBANKRUPTCY@BBANDT.COM	Oct 15 2021 23:37:52	Regional Acceptance Co, 621 W Newport Pike, Wilmington, DE 19804-3235
13748545	Email/PDF: RACBANKRUPTCY@BBANDT.COM	Oct 15 2021 23:37:52	Regional Acceptance Corporation, PO Box 1847, Wilson, NC 27894-1847

TOTAL: 14

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
cr		Wilmington Savings Fund Society, FSB
cr		Wilmington Savings Fund Society, FSB, d/b/a Christ
cr	*	ECMC, PO Box 16408, St. Paul, MN 55116-0408
cr	*	Goldman Sachs Mortgage Company, Fay Servicing, LLC, PO Box 814609, Dallas, TX 75381-4609
13738888	*P++	CAPITAL ONE, PO BOX 30285, SALT LAKE CITY UT 84130-0285, address filed with court:, Capital One Bank Usa N, 15000 Capital One Dr, Richmond, VA 23238
13738894	*+	Portfolio Recovery Ass, 120 Corporate Blvd Ste 1, Norfolk, VA 23502-4952
13738895	*+	Portfolio Recovery Ass, 120 Corporate Blvd Ste 1, Norfolk, VA 23502-4952
cr	##+	Fay Servicing, LLC, 3000 Kellway Dr, Ste 150, Carrollton, TX 75006-3357

TOTAL: 2 Undeliverable, 5 Duplicate, 1 Out of date forwarding address

NOTICE CERTIFICATION

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Oct 17, 2021

Signature: /s/Joseph Speetjens

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CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on October 15, 2021 at the address(es) listed below:

Name	Email Address
DAVID M. OFFEN	on behalf of Debtor Nikoli Waters dmo160west@gmail.com davidoffenecf@gmail.com;offendr83598@notify.bestcase.com
JACK K. MILLER	on behalf of Trustee WILLIAM C. MILLER Esq. philaecf@gmail.com, ecfemails@ph13trustee.com
JEROME B. BLANK	on behalf of Creditor WILMINGTON SAVINGS FUND SOCIETY et.al. paeb@fedphe.com
KENNETH E. WEST	ecfemails@ph13trustee.com philaecf@gmail.com
KERI P EBECK	on behalf of Creditor Regional Acceptance Corporation kebeck@bernsteinlaw.com jbluemle@bernsteinlaw.com
REBECCA ANN SOLARZ	on behalf of Creditor Goldman Sachs Mortgage Company bkgroup@kmlawgroup.com
REBECCA ANN SOLARZ	on behalf of Creditor GS Mortgage-Backed Securities Trust 2021-RPL1 bkgroup@kmlawgroup.com
ROBERT J. HOFFMAN	on behalf of Creditor Northridge Estates Condominium Association collections@marcushoffman.com
THOMAS SONG	on behalf of Creditor WILMINGTON SAVINGS FUND SOCIETY et.al. tomysong0@gmail.com
United States Trustee	USTPRegion03.PH.ECF@usdoj.gov

TOTAL: 10

**UNITED STATES BANKRUPTCY COURT
EASTERN DISTRICT OF PENNSYLVANIA**

In Re: Nikoli Waters

Debtor(s)

Bankruptcy No: 16-13985-elf

Chapter: 13

NOTICE OF DEADLINES

To the debtor, debtor's counsel, trustee, and all creditors and parties in interest, NOTICE IS GIVEN THAT:

1. The Standing Chapter 13 Trustee has filed his final report and account.

☒ 2. Any objection to the Final Report and Account pursuant to Federal Rule 5009, must be filed **within 30 days from the date of this Notice** with the Clerk of the U.S. Bankruptcy Court.

☒ 3. Any objection to the entry of the Debtor(s)' Order of Discharge or request to delay the entry of discharge pursuant to 11 U.S.C. § 1328(h), must be filed in writing **within 14 days from the date of this Notice** with the Clerk of the U.S. Bankruptcy Court.

4. All objections must be filed with the Clerk at the following address:

900 Market Street
Suite 400
Philadelphia, PA 19107

5. In the absence of any objection, the Court may approve the Trustee's Final Report and Account and enter the Order of Discharge.

For The Court
Timothy B. McGrath
Clerk of Court

Dated: 10/15/21